

# **The Uphill Struggle for Co-operative Housing in Canada**

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KEEPING TO THE PRIVATE MARKET:

THE EVOLUTION OF CANADIAN

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## The Uphill Struggle of Co-operative Housing

Urban renewal and co-operative housing represent two poles in the spectrum of Canadian housing policy. The scantification and stimulation of the pecuniary drives of the real estate market was an important goal of the urban renewal program. In contrast, the elimination of such speculative opportunities could be a critical long term objective of the co-operative housing movement. Indeed, one of the greatest incentives to the growth of co-operative housing in Canada was widespread dissatisfaction with the urban renewal process.

The history of Canadian housing policy, since 1954, provides a useful barometer as to the strengths of alternate currents shaping federal policy. Although social forces, including the labour movement and the major national religious denominations, have provided alternative pressures directing the course of federal policy, these have been outside the basic direction of shoring up the housing sector as an area for private entrepreneurs to make money. Increasingly, however, they cannot be ignored. The current social housing movement displays greater strength and sophistication than the easily confused critics of the depression, or those who valiantly struggled for public housing in the 1950's only to later see their plans manipulated by urban elites with commercial and realty ambitions.

After the passage of the NHA of 1954, the basic attitude of CMHC toward continuing co-operative was that they were an un-Canadian form

of housing tenure. In 1954, a CMHC memorandum described how housing co-ops violated the "well-developed Canadian pattern", that "a man's home is his castle". A 1955 CMHC memo wondered if "this type of project will ever appeal to the average Canadian". The corporation also felt co-operatives were undesirable. It was believed they tended "to be tenanted by ethnic groups (i.e. "the Esthonian (sic) project in Toronto", or, by people who were "employed by the same employer".) Having little concern with the cohesiveness of the ethnic and working class communities it was destroying through its urban renewal program, CMHC, apparently, did not want to see such closely knit communities created by co-op housing. It noted that, from "an employer's standpoint", there were serious objections "to having employees centrally housed".<sup>63</sup>

CMHC retained the divisions over housing policy that were present at its creation from its component divisions, Wartime Housing and the formerly Department of Finance run National Housing Administration. Civil servants transferred from the Department of Finance showed a marked opposition to the co-operative movements' efforts to obtain limited dividend interest rates. The opposition to these efforts was summarized by J.K. Rae, Supervisor to CMHC's Loan Department, who, during the Second World War, had echoed the outlook of W.C. Clark against the recommendations of the Curtis report. On October 17, 1956, Rae told his philosophical opposite within CMHC, Humphrey Carver, that the attempt of co-operatives to obtain limited dividend loans went against CMHC's "cardinal principle" that such low interest loans would

"not be made to groups that own and occupy units". This would place co-operatives in "a preferred position in comparison to home owners". In the 1950's, CMHC applied its determination to discourage alternative tenures to homeownership with surprising zeal. Rae noted how the B.C. Teachers' Federation would not be given a limited dividend loan, because their applications still could not "successfully disguise" their co-operative intentions. This position of a determination to preserve the position of the home owner became so strong within CMHC, that funding for employers for limited dividend housing for their workers ceased. Previously, it had been used in isolated communities, such as, Marathon, for pulp mill workers after the Second World War.<sup>64</sup>

One victory for the supporters of an expanded social housing program within CMHC was the corporation's decision, in the early 1960's, to sponsor the Midmore Report on Co-operative Housing prepared by the Canadian Co-operative Union. The report dropped the long unpalatable demand that CMHC provide funding for co-operative housing projects on the same basis as limited dividend companies. It took a more politically safe course and advocated that co-operatives be eligible for "insured loans for as high a proportion of lending value as is available to the owners of individual homes". It also advocated giving CMHC loans before 80 per cent of the co-operative's shares were sold and lending on limited dividend rates in situations where the residents were solely low income persons, university students and the elderly.<sup>65</sup>

Despite the co-operative movement's compromise on the controversial issue of access to limited dividend housing loans, conservative adherents to the marketplace ethos reacted in a very negative manner to the Midmore report. A CMHC memo, in response to its publication, stressed that:

We have no special mission to encourage co-operatives...The question of the "next" steps in connection with the Midmore Report is entirely a question for the co-operative movement itself.

Further CMHC discussion of the Midmore recommendations took the view that the "harmonious relationships" between residents in communities would be jeopardized by "ventures...in co-operative housing". The "kind of stability" of the Canadian "home", being a private place, would be undermined should co-operative housing take place in the country.<sup>66</sup>

While CMHC was prepared to disrupt neighbourhood stability by urban renewal, it declined to introduce any possible turmoil in a neighbourhood life over new forms of housing tenure. However, when co-operatives actually got underway, CMHC would be forced politically to assist in their financing. This would take place through the first project, the Willow Park Co-operative in Winnipeg.

The pioneering Willow Park housing co-op was the product of eleven years of work, from 1959 to 1967. Its conception stemmed from a group of staff persons at the University of Manitoba. They became interested in the project when their earlier attempts to start a co-operative development geared to home ownership failed, because of the lack of suitable land. Their efforts led to the formation of a study group and provided the impetus for the formation of the Co-operative Housing

Association of Manitoba on January 23, 1960. The association's first board of directors included representatives of the province's leading labour and co-operative groups. Among these were the Winnipeg and District Labour Council, the Manitoba Pool Elevators, United Grain Growers, Co-operative Life Insurance Company and the Co-operative Fire and Casualty Company.<sup>67</sup>

Willow Park was received coolly by both conventional private lending companies and CMHC. Its success depended on the united efforts of the province's labour and co-operative movements. This helped sustain the project past such initial set-backs as the initial decision of the Winnipeg City Council, not to provide land for the project. This was, however, later reversed. The city later agreed to provide a 60 year lease. This was set at a nominal price of \$50,000 for land adjacent to its public housing project. The by-laws of the new co-operative were taken from the earlier study groups' examination of Swedish housing co-ops. CMHC's assessment of the lending value of the project forced the removal of many items originally planned. Even after this decrease in standards was made, CMHC indicated it would not forward any loans until the project was 80 per cent occupied by co-operative members. In such circumstances, the project was funded initially by a \$330,000 loan from the Manitoba Federated Co-operatives and the province's grain pool co-ops. After the CMHC decision to invoke the 80 per cent rule, two million dollars was lent by the Co-operative Credit Society of Manitoba. This loan was guaranteed by the Manitoba Federated Co-operatives.<sup>68</sup>

The Willow Park model of housing co-operation between labour and co-op groups was applied across Canada. The Canadian Labour Congress and the Co-operative Union of Canada organized a National Labour Co-Operative Committee in 1964. A second housing co-op started in Abbotsford, British Columbia. Here, the directors of a community credit union took the view that "their members had housing problems which could not be resolved by simply lending money for ever increasing down payments". A subsequent credit union general membership meeting voted to give \$2,100 of surplus earnings toward start-up funds to sponsor a housing co-op. This Abbotsford project involved 30 family and 54 senior citizens' homes and a two story recreational hall. It also had encouraged senior citizens to design their own housing, which led to such unique features as the inclusion of a second bedroom for visitors and in times of ill health. Both Abbotsford and Willow Park underwent expansions. By 1978 three separate co-op housing projects had evolved at Willow Park. They involved 450 homes and shared a common community center and co-op store. A few miles from Abbotsford, a local of the International Woodworkers of America initiated the first completely senior citizen housing co-op. This involved 84 homes. The B.C. Carpenters' Union also helped to promote co-op housing in the province. It set aside money for a staff person to promote the concept in B.C. and used its pension funds for investment in housing co-operatives. In Windsor, the United Autoworkers took the initiative in the early Solidarity Towers project built in 1968. Its 293 units were built along some of the choicest residential land in the city

along the waterfront. The project was regarded by some UAW members who became co-op tenants as equivalent to a fifty per cent wage increase.<sup>69</sup>

One of the first steps of the newly formed Co-operative Housing Federation of Canada, which replaced the National Labour Co-operative Committee, was to make a presentation to the Hellyer Housing Task Force in 1968. It was well received, for the Task Force viewed co-operatives as an attractive alternative to public housing in providing shelter for low income persons. More explicit recommendations for the strengthening of the co-operative sector came from the Dennis-Fish report in 1973. It shared the Hellyer report's basic assumptions about replacing public housing with shelter allowances. However, it gave more emphasis on the need to expand non-profit and co-operative housing than its predecessor's stress on making entrepreneurically produced housing affordable to low income persons. The Dennis-Fish report urged that the federal government make "a conscious decision to compete with private builders in the provision of rental housing for the majority of Canadian tenants". It saw that by "involving an articulate middle income constituency", which was "better able to bring pressure to bear, paying their own way and unwilling to accept second best", project planning and operation of social housing in Canada would have to improve. In place of the complicated federal-provincial partnership, social housing in the future would be "developed by co-operatives, non-profit institutions, service clubs, community groups, municipalities."<sup>70</sup>



The Dennis-Fish report set out an extensive agenda for the socialization of the Canadian rental housing market. It recommended that non-profit housing groups be eligible for 100 per cent loans from CMHC, be given seed money for organization, development and technical expertise. If the government rejected its shelter allowance recommendations, subsidies for rent geared to income units in co-operative and non-profit projects were recommended as an alternative. The report recommended that co-operatives no longer be required to sign up 80 per cent of members when occupied fully in order to obtain CMHC funding. It also urged that the preferred limited dividend interest rate of CMHC be given to co-operatives. Such funding would also be made available to co-ops and non-profit housing groups purchasing privately owned rental housing projects. The Dennis-Fish report also urged the phasing out of the limited dividend housing program to entrepreneurs. This decision was taken because of the relatively low quality of accommodation provided and the lack of resident participation in management of limited dividend projects.<sup>71</sup>

The Dennis-Fish Report's recommendations on third sector housing were as coolly received as those it made on housing rehabilitation and stabilizing low income communities. No action would be taken until demanded by the political considerations of the Trudeau minority government.

Federal NDP leader, David Lewis, was able to extract from the Trudeau government many of the progressive recommendations of the

Dennis-Fish report and those of other socially minded civil servants, in the 1973 Liberal minority government. These changes were reflected in the 1973 amendments to the National Housing Act. Humphrey Carver has recalled how:

the original version of the testament written by the Advisory Group in 1965, which had been put into an authorized version for the 1967 conference and then in Lithwick's revised version in 1970, finally reached the statute books in 1973.<sup>72</sup>

As Carver recalled, many progressive recommendations long buried by the Department of Finance finally were legislated in 1973. This included making 100 per cent loans from CMHC available for non-profit and co-operative groups. A separate section of NHA was established for co-operative housing. Start-up funds were made available to new co-operatives. These were also given, for the first time in a permanent program, CMHC loans below market interest rates. An effective rate of 8 per cent was achieved through an interest rate reduction and 10 per cent capital assistance grant. Non-profits and co-ops also became eligible for loans to purchase older housing and for rehabilitation. Since the shelter allowances recommended by Dennis and Fish and the Hellyer Task Force were not adopted, rent supplements were provided to ensure access to co-op and non-profit housing by low income families.<sup>73</sup>

The 1973 legislation did spark a sudden surge in co-operative housing. Previously, outside of Quebec, there had been less than a dozen projects across the country. Within four months of the passage

the 1973 amendments, the number of co-op housing groups in the Toronto area grew from three to 13. Growth in British Columbia was especially rapid after the passage of the legislation. It was aided by the province's credit unions, labour unions and the provincial NDP government. Also, as Alexander Laidlaw, now Senior Advisor on Co-operative Housing to CMHC, pointed out in a memorandum, CMHC personnel in the province proved to be "enthusiastic and helpful". By the time of Laidlaw's observations of February 20, 1974, three co-operative projects were under construction in B.C. Twelve were in preparation. One was a pioneering mobile home co-operative park. In Saskatchewan, where 42 per cent of the population belonged to credit unions, the central union began to take a leadership role in encouraging co-op housing and acquiring land for projects.<sup>74</sup>

Long time co-operative leader, Alexander Laidlaw, as Senior Advisor to CMHC on co-op housing, was able to assist new co-operative groups in communities across Canada. He was quite aware of the mix of community activists needed to spark the development of a co-operative housing project in an area. In the case of St. John, New Brunswick, He saw how the key to establishing a pilot co-op project of 50 to 100 units was to get together "a good sponsoring group based on labour unions, churches, two consumer co-ops in the city, credit unions, family services". Laidlaw would impress upon such groups how they could bring into reality some of their long cherished hopes for housing as a non-profit service, controlled by its members. Given the bad experience such organizations had encountered from the federal

government in the past, this often proved to be a difficult task. In Halifax, only after an initial meeting were the participants Laidlaw brought together able to go beyond "abstract matters" and "vague plans". Even more difficulty was experienced by Laidlaw in Cape Breton. Here, he met with "about 20 people from the College of Cape Breton, labour unions, churches, welfare agencies and citizen action groups". From the descriptions these people gave of housing conditions in the Sydney area, Laidlaw concluded that the region must be "among the worst in Canada". The assembled activists complained of being "woefully neglected in the matter of housing by all levels of government". With this focus on the woes of the past, Laidlaw found it difficult to generate interest in participation with the new co-operative program.<sup>75</sup>

CMHC's internal conflicts after 1973 continued to reflect the broader divisions within Canadian society. This was similar to the marked inter-departmental disputes of the war years. In a December 31, 1973 memorandum, Laidlaw attempted to persuade his CMHC colleagues that it was now "especially appropriate for CMHC, as a public corporation, to concentrate on public and social housing, leaving the private sector to carry on as far as possible under its own resources". Since, in its "earlier years", CMHC provided "the underpinning required by entrepreneurs in the housing industry", Laidlaw felt the time had come for CMHC to devote "its energies and resources largely to the housing of the private sector cannot afford". The adoption of CMHC on aggressive condominium promotion meant a rejection of Laidlaw's

suggestions for a new course for CMHC. He criticized the CMHC booklet, the "Ten Advantages of Condominiums". Laidlaw argued that the only advantage listed, which co-operative housing could not provide, was making available the enjoyment of "the opportunity for capital appreciation normally associated with the ownership of real property". Laidlaw felt "the difference is real and fundamental" since housing co-ops did "not provide the same opportunity for private gain".<sup>76</sup>

Divisions over co-operative housing were also sharp in the provinces. Co-op housing in Quebec was set back when the provincial government expropriated seventy-five acres, purchased for housing by Co-op Trust, to serve as part of an expressway route. In both British Columbia and New Brunswick, supportive provincial housing-authorities purchased land for co-operatives. In Ontario, co-ops received little assistance from the provincial housing ministry. For two and a half years after it announced its participation, the Ontario government declined to join the federal government in providing subsidies for rent geared to income co-op units. The Ontario Housing Minister, Donald Irvine, held back such rent supplements from the Bain Avenue Co-operative (now owned by the former tenants of the 1913 limited dividend Toronto Housing Company), on the grounds its residents lacked managerial competence. This decision ignored the fact that the City of Toronto's non-profit housing company performed managerial services for the tenants. For two years, the Ontario government budgeted \$800,000 for technical assistance to co-operatives without spending any of this allocation. In 1974, the \$500,000 allocated by the Province for

architects' and managements' advisers for non-profit groups was spent elsewhere before the groups eligible for the assistance were informed of its availability.<sup>77</sup>

The conflict between the budding co-op housing movements and the property industry, aligned with its supporters in all levels of government, was particularly intense in Toronto. In the summer of 1975, the Urban Development Institute, a lobbying group for the real estate industry, ran full page ads in Toronto newspapers attacking co-operative housing. The program was slowed down because CMHC approval criteria did not take into account the city's rapidly inflating land values when loan ruling limits were being set. These rules were applied despite CMHC officials' admissions that the co-op's proposed land purchases were at realistic prices considering the current market situation.<sup>78</sup>

One unusually well documented case from Laidlaw's papers is illustrative of the fundamental value conflicts within CMHC over co-operative housing. Although supported by the Oshawa CMHC office, an application by Cordova Co-operative Homes was rejected by the CMHC Executive Committee. Cordova President, Hugh Coutts, complained that:

In spite of much goodwill and co-operation from the CMHC branch in Ottawa, bad communications have severely hindered this project. In spite of supposed regionalization, the Oshawa office was never able to tell us that project management was an unacceptable solution to the Corporaion. We could have saved months of work and considerable expense had we known this. When our August application was submitted to CMHC the construction cost submitted to the Executive Committee was not what we had submitted to the local office. We still do not know how the situation arose nor does the local office.<sup>79</sup>

The personal intervention of CMHC President and former land developer, William Teron, in the Cordova application led a dissenting CMHC civil servant to regard the history of the case as "frightening". The proposal, he noted, although having "the enthusiastic reception and assistance of the local CMHC office" was doomed after a year of work to "be flushed down the drain at head office".<sup>80</sup>

In British Columbia the annual unit allocation for co-operative homes became the focal point of political conflict. Half way through 1975, B.C. housing co-ops found themselves with an anticipated shortfall of 822 units. CMHC had assumed that no increase over the previous year's production targets would be achieved. By October 9, 1975, the B.C. United Housing Foundation could report to the organizations that applied political pressure, "co-operatives and resource organizations across Canada and the British Columbia Labour movement", that the B.C. allocation had been expanded.<sup>81</sup>

Five years after the passage of the 1973 NHA amendments, continuing co-operatives grew from 1,500 units to nearly 12,000 across Canada. Its growth helped pioneer a great variety of new housing forms and techniques. An International Woodworkers of America Credit Union in New Westminster purchased a 48 suite apartment block for conversion to a co-operative for the use of its members. Through its sponsorship of co-operatives, a credit union in Campbell River, British Columbia, became the major housing developer in its community. A housing co-op in Regina was formed to meet the housing needs of single parents. In Mission, B.C., St. Andrew's United Church sponsored a

project of 90 senior citizen homes in a wooded setting, complete with its own community center and four units designed to accommodate the use of wheel chairs. The "Ideal Village Co-operative" of a suburb of Ottawa emphasized "the natural lifestyle of its members who are all non-smokers". Another Ottawa area co-operative, based on a "commitment to Christian principles", stressed the "bond of association between members". The Toronto Building and Construction Trades Council established a Labor Council Development Foundation to sponsor co-operative projects. It lowered construction costs by eliminating the expense of contractors and sub-contractors. In their place, tradesmen were directly hired by the Foundation for co-operatives. An early Labor Council Foundation project was the Grace MacInnis Co-operative. It saved Victorian homes threatened with demolition by a developer planning a condominium project.<sup>82</sup>

CMHC President, William Teron, did not view the progress of co-operative housing with satisfaction. Before assuming his CMHC post, Teron had made a substantial fortune from his large Ottawa area Kanata land assembly. During his tenure as CMHC President, Teron was granted a leave of absence to manage his private business affairs. His developer oriented views were expressed clearly when the Canadian Co-operative Union sent a journalist to ascertain his views on housing co-ops. Teron criticized co-operatives on the basis that they failed to incorporate "the idea of capital gain for the individual home-owner into the co-operative model". He maintained that such "greed seems not to miss anybody".<sup>83</sup>



On May 5, 1978, Urban Affairs Minister, Andre Ouellette, announced changes to federal policy on co-operatives, which appear to have incorporated the attitudes of Teron and other market-orientated persons within CMHC. The proposed changes in policy, released by Ouellette in a document titled New Directions in Housing, called for the effective end to the federal co-operative program. If passed, it would have ended the co-operative nature of the 12,000 housing units built up since Willow Park opened in 1964. Ouellette's proposals terminated the formula introduced through the 1973 NHA amendments for encouraging co-operative housing. Long term fixed subsidies were to be replaced by annually adjustable operating subsidies. Before receiving any allocation for new construction, co-ops would have to buy up any unsold or unrented private sector housing in their communities. This was announced when CMHC was beginning to dispose of the large number of vacant condominium, AHOP and Assisted Rental projects (the later a revival of the old limited dividend scheme) which fell into its possession due to foreclosures and bankruptcies. The Co-operative Housing Foundation observed that this would impose on co-ops projects which could not be sold on the private market because of "poor location, poor design or construction, or projected high operating costs". Further restrictions were also called on co-operatives freedom in design and development.<sup>84</sup>

The most sweeping of the "New Directions" proposals were those that would have ended the co-operative nature of existing projects. All incentives for co-operatives to lower their rents by such means as

resisting speculative opportunities and instituting energy conservation measures and other improvements were eliminated. Co-op rents would have to reflect housing costs determined on the basis of current interest rates. Any surplus that these rents generated would be given back to CMHC.<sup>85</sup>

The rather diabolically ingenious measures to transform co-operative housing into a pliable instrument for CMHC to supplement but not alter the private housing market was defeated by a broad alliance of co-operative, labour and religious groups. Support came from the Canadian Labour Congress, both the national Anglican and United churches, several municipalities and two provincial governments. Also, other co-operative groups and provincial credit union centrals gave support.<sup>86</sup>

The support of many powerful groups in Canadian society strengthened the negotiating team of Canadian housing co-operatives that met with Ouellette in the months following the "New Directions" announcements. Co-operatives announced their acceptance of the federal government's desire to obtain their capital financing from non-governmental sources. This was done through the offer of Co-operative Trust of Canada to replace CMHC as the source of capital loans for co-operatives. Instead of lending directly, CMHC would play its more acceptable role as a guarantor of these loans. It was expected that Co-op Trust would be able to tap into the funds of credit unions, churches and trade union pension funds in making its housing loans. CMHC agreed to provide grants to reduce housing co-ops'

interest payments so that tenants' monthly charges would equal rents at the lower end of the market in their communities. CMHC agreed as well to continue to provide subsidies for rent-geared-to-income housing for low income families. Although such subsidies for low income residents would be continued, annual capital grants to lower interest rates below market values would be phased out. With private financing from the co-operative sector playing a stronger role, CMHC agreed to impose fewer conditions on project developments. Co-operatives continued to be eligible for subsidized rehabilitation loans. At least 15 per cent of the units in new projects would be reserved for low income families obtaining rent-geared-to-income shelter supplements. Provinces could provide further subsidies for low income families without a corresponding reduction in the federal contribution. New co-operative groups became eligible for start-up grants of up to \$75,000. Similar grants were allocated for non-profit resource groups providing technical and co-ordination services. A member of a co-operative negotiating team concluded that their victory in saving their movement "was won through political pressure applied by a small movement with big friends and big clout".<sup>87</sup>

Although the co-operative housing movement was saved, annual battles now loomed over the extent of the unit allocations established by CMHC. Typically in 1980, the federal government budgeted for an allocation of 2,500 co-op housing units, although the demand was twice as great. By March of 1980, all the co-op allocations established for most regions of the country were used up. These were

only increased after a campaign by co-ops, credit unions, churches, labour unions, community groups, tenant associations and social service organizations.<sup>88</sup>

Canadian co-operative housing increasingly displayed innovative techniques by which residents developed democratic means to establish control over their residential environment. This was most vividly displayed in the case of Montreal's Milton Park. Here, the polar opposite of urban renewal and co-operative housing are most apparent. The project was originally part of a large scale assembly of the Concordia Estates land development corporation. This company, in 1972, demolished 250 homes for a combined hotel, office, shopping and luxury apartment skyscraper. This scheme was forced through in spite of hunger strikes and occupations by residents of the affected community. The development company's collapse prevented the project's extension to the Milton Park community. It consisted of 135 buildings containing 600 rooms. The ensuing rehabilitative project, begun in 1980 and completed in 1983, involved 14 housing co-ops and 6 non-profit groups. It upgraded the community's housing stock without displacing the district's low income residents. Renovated duplexes charging \$180 rental in Milton Park were estimated to cost \$600 on the private market elsewhere in the city. Even welfare recipients could still afford to live in the community after rehabilitation. Some units were rehabilitated to meet the special needs of senior citizens and the disabled. One apartment was redone to suit the needs of a tenant confined to a wheelchair. A non-profit rooming house was developed and

community control established over the district's 25 commercial properties.<sup>89</sup>

The success of the limited but creative "third sector" housing developments, fostered by the 1973 NHA amendments, resulted in fierce criticism from the property industry similar to that encountered by Wartime Housing. The Toronto Real Estate Board, in 1979, urged that home ownership subsidies replace those given by the federal government to non-profit and co-operative housing. The board argued that "people are poor because they have either little ability, or have not worked hard enough". The TREB also proclaimed that "Homeowners make better citizens". Such sentiments were close to those of the task force on CMHC, chaired by Donald J. Mathews during the short-lived government of Joe Clark. The Task Force recommended an end to all federal third sector housing subsidies and subsidies for rehabilitation. In their place, a shelter allowance system would aid low income tenants competing in the private market. This call was repeated in the 1983 CMHC evaluation of the non-profit and co-operative housing program. Despite its call for the restoration of the private market, the report cited many achievements of the program. These included providing affordable housing for low income groups, maintaining high quality of design and maintenance, strong satisfaction among residents and the elimination of much managerial expense.<sup>90</sup>

Both the non-profit and co-op programs now appear consigned to the fate of the miniscule public housing program of 1949. In these earlier cases, federal production of social housing aimed at producing the

minimum amount that avoided serious political conflict on housing issues. The high quality of co-op and municipal non-profit housing posed a threat to the real estate industry. Consequently, in contrast to the massive federal grants for land assembly, that fueled urban renewal schemes which displaced low income residents from districts where business elites and civic boosters did not want them, co-operative and non-profit housing associations would be crippled by a lack of access to secure inventories of land needed for long range planning. The 1949 federal-provincial land banking program, which could have greatly assisted these new social housing forms, would be terminated in 1978 when it was most needed.

- 57) Ibid., pp. 293-313.
- 58) Ibid., Rose, op. cit., pp. 59, 63, 64, 121.
- 59) Donald Gutstein, Jack Long, Dorothy McIntosh and the editors of City Magazine, "Neighbourhood Improvement: What it Means in Calgary, Vancouver and Toronto", City Magazine, August - September, 1975, p. 23-27.
- 60) Ibid., pp. 15, 16.
- 61) Karen Hill and Janet McClain, "Redefining the Inner City", and Julia Weston, "Gentrification", both in (15) 4, 1982.
- 62) Metropolitan Toronto Task Force on Housing for Low Income Single People: Final Report (Toronto: Metropolitan Toronto, 1983), pp. 12, 13.
- 63) John E. Jordan, Canadian Policy Toward Co-operative Housing: A Study of Values in Conflict, Masters of Social Work Thesis, York University, 1973, pp. 30-50.
- 64) Memorandum from J.K. Rae, Supervisor, Corporation Loans Department, to Humphrey Carver, Chairman, Advisory Group, Development Division, in PAC, CMHC Papers, RG56, Vol. 55.
- 65) James Midmore, Co-operative Housing (Ottawa: Co-operative Council of Canada, 1962), pp. 82-86.
- 66) Central Mortgage and Housing Corporation Memorandum, October 11, 1963, cited in Dennis and Fish, op. cit., p. 250.
- 67) History of Willow Park Co-operative Community (Winnipeg: Willow Park, 1973), p. 1.
- 68) Ibid., pp. 2-8.
- 69) Clipping from Enterprise, May, 1978, in PAC, MG31, B31, Vol. 23, File 23-3; Co-operative Housing Foundation, "Co-operative Housing: What Credit Unions Can Contribute", "Co-operative Housing: A Solution to the Housing Problems of Labour Members", in PAC, MG31, B32, Vol. 23, File 23-6.
- 70) Co-operative Housing Federation of Canada, The First Ten Years of the Co-operative Housing Foundation, pp. 1, 2; Dennis and Fish, op. cit., pp. 218, 248-262.
- 71) Ibid., pp. 225-262.
- 72) Carver, op. cit., p. 189.

- 73) Rose, op. cit., pp. 54-63.
- 74) Alexander Laidlaw, "Current Activity in Co-operative Housing mid-February, 1974", February 20, 1974, in PAC, MG31, B-32, Vol. 11, File 11-30.
- 75) Alexander Laidlaw, "Notes on Prospects for Co-operative Housing in Saint John, Moncton, Halifax and Sydney Based on Visit by Laidlaw and Hadrell", November 29, 1974, in PAC, MG31, B-32, File 11-58.
- 76) Memo A.F. Laidlaw, "The Organization of CMHC for Third Sector Housing", in PAC, MG31, B-32, File 11-26; Alexander Laidlaw, "Comments on Ten Advantages of Condominiums", July 7, 1972, in MG31, B-32, Vol. 11, File 11-3.
- 77) "Current Activity in Co-operative Housing Mid-February, 1974", op. cit.; Ray Conlogue, "The Quiet Boom in Co-operative Housing", Toronto Life, January, 1978, p. 29.
- 78) Ibid., pp. 20-26; Clipping Toronto Globe, June 13, 1974, in PAC, MG31, B-32, Vol. 23, File 23-2.
- 79) Situation Report, September 18, 1973, Letter October 31, 1973, Hugh Coutts to William Teron, in PAC, MG31, G-32, Vol. 21.
- 80) Situation Report, op. cit.,
- 81) See Memorandum, correspondence, in PAC, MG31, B-32, Vol. 32, File 23-6.
- 82) "Co-op Housing: A Solution to the Housing Problems of Labour Union Members", op. cit.; Ottawa Co-operative Council, Directory of Co-operative in the Ottawa District (Ottawa: Ottawa Co-operative Council, 1983), passim; Clipping Ottawa Citizen, November 17, 1977, "Labor Housing Co-op One of the Largest", in MG31, B-32, Vol. 29, File 29-14.
- 83) Douglas Mulhall, "CMHC's Bill Teron tells housing co-ops to: Get your Act Together", Credit Lines, February 15, 1978, in PAC, MG32, Vol. 23, File 23-3.
- 84) Co-operative Housing Foundation, "Response to CMHC's Non-Profit Housing Program, 1978" in PAC, MG31, B-32, Vol. 23, File 23-6.
- 85) Ibid.,
- 86) Mark Goldblatt, "Saving a Movement", in PAC, MG31, B-32, Vol. 23, File 23-6.



- 87) Ibid.,
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